



Order Filed on June 21, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
Main Phone: 609-250-0700
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
Wilmington Savings Fund Society, FSB, as indenture
trustee, for the NRPL Trust 2019-3 Mortgage-Backed
Notes, Series 2019-3

In Re:
Brenda Gilbert,

Debtor

Case No.: 20-20419 JKS

Adv. No.:

Hearing Date: 5/25/2023 @ 10:00 a.m.

Judge: John K. Sherwood

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: June 21, 2023



Honorable John K. Sherwood
United States Bankruptcy Court

(Page 2)

Debtor: Brenda Gilbert

Case No: 20-20419 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION of Default

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wilmington Savings Fund Society, FSB, as indenture trustee, for the NRPL Trust 2019-3 Mortgage-Backed Notes, Series 2019-3, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 156 Straight Street, Paterson, NJ, 07501, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 24, 2023 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2023 through May 2023 for a total post-petition default of \$5,749.61 (3 @ \$2,119.24 less suspense \$608.11); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,749.61 will be paid by Debtor remitting \$958.27 per month for five months and \$958.26 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on June 1, 2023 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2023, directly to Secured Creditor, FAY SERVICING, LLC (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.